

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND

FILED

2016 MAR -3 AM 11:52

U.S. BANKRUPTCY COURT
DISTRICT OF MARYLAND
BALTIMORE

In Re: Leon Shvartsburg
Yelena Shvartsburg

Chapter 13

Case No. 11-11170

11/70

Debtor

DEBTOR'S AFFIDAVIT REQUESTING DISCHARGE

*****IN JOINT FILINGS, A SEPARATE AFFIDAVIT MUST BE COMPLETED BY
EACH DEBTOR IN ORDER TO BE ELIGIBLE FOR A DISCHARGE*****

The Chapter 13 Trustee has filed a notice of completion in my case and I am hereby requesting that the Court issue a discharge. I testify under penalty of perjury to the following: (Complete all sections and provide all required information.)

- 1 The following creditors hold a claim that is not discharged under 11 U.S.C. §523 (a)(2) or (a)(4) or a claim that was reaffirmed under 11 U.S.C. §524(c): (provide name, address, and telephone number of each such creditor)

N/A

2. NO I have not received a discharge in a Chapter 7, 11 or 12 bankruptcy case that was filed within 4 years prior to the filing of this Chapter 13 Bankruptcy.
3. NO I have not received a discharge in another Chapter 13 bankruptcy case that was filed within 2 years prior to the filing of this Chapter 13 bankruptcy.
4. A. NO I did not have either at the time of filing this bankruptcy or at the present time, equity in excess of \$125,000 in the type of property described in 11 U.S.C. §522(p)(1) [generally the debtor's homestead]

B. NO There is not currently pending any proceeding in which I may be found guilty of a felony of the kind described in 11 U.S.C. §522(q)(1)(A) or liable for a debt of the kind described in 11 U.S.C. §522(q)(1)(B).

5. COMPLETION OF INSTRUCTIONAL COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT PURSUANT TO 11 U.S.C. §1328(g)(1)

[Complete one of the following statements]

☐ I, Yelena Shvartsburg, the debtor in the above-styled
(printed name of debtor)
 case hereby certify that on 1/29/16 I completed an instructional
(date)
 course in personal financial management provided by 001 Debtored, LLC.
(Name of provider)
 by an approved personal financial management instruction provider.

____ Official Form 23 was filed previously with the court; OR

____ A document attesting to my completion of the personal financial management instruction course is attached.

☐ I, N/A, the debtor in the above-styled
(printed name of debtor)
 case, hereby certify that no personal financial management course is required

because: *[check the appropriate box.]*

- ☐ I am incapacitated or disabled, as defined in 11 U.S.C. § 109(h)(4);
- ☐ I am on active military duty in a military combat zone; or
- ☐ I reside in a district in which the United States Trustee has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

6. CERTIFICATION REGARDING DOMESTIC SUPPORT OBLIGATIONS PURSUANT TO 11 U.S.C § 1328(a)

[Complete one of the following statements]

☐ I, N/A, the debtor in the above-styled
(printed name of debtor)

case, hereby certify that I am not currently required, nor at any time during the period of this bankruptcy have I been required, by a judicial or administrative order, or by statute, to pay a domestic support obligation.

☐ I, N/A, the debtor in the above-styled
(printed name of debtor)
 case am required by judicial or administrative order, or by statute, to pay a domestic support obligation as defined in 11 U.S.C. § 101(14A). (This refers to a debt owed to or recoverable by a spouse, former spouse or child of the debtor or such child's parent, legal guardian or responsible relative or a governmental unit in the nature of alimony, maintenance or support.) The name and address of each holder of a domestic support obligation follows:

N/A I DON'T HAVE CHILD SUPPORT

[check the appropriate box.]

- ☐ I hereby certify that all amounts payable under such order or such statute that are due on or before the date of this affidavit (including amounts due before the petition was filed, but only to the extent provided for the by plan) have been paid; or
- ☐ I have executed, and the court has approved, a written waiver of discharge pursuant to 11 U.S.C § 1328(a).

My current address is:

409 Chapelwood Lane
TIMONIA, MD 21093

The name and address of my most recent/current employer is:

Self employed

I declare under penalty of perjury that all of the above statements are true and correct to the best of my knowledge, information, and belief, and that the Court may rely on the truth of each statement in determining whether to grant me a discharge in this case. I further understand that the court may revoke my discharge if such order of discharge was procured by fraud.

Signature of Debtor: _____

Date: 02.19.16

NOTICE OF OPPORTUNITY TO OBJECT

Any objections to the accuracy of this affidavit must be filed within fourteen (14) days of the date of service of this Affidavit. If no objection is filed, the Court will consider entering a discharge order in this case without further notice or hearing.

CERTIFICATE OF SERVICE

I hereby certify that this affidavit was served this 19th day of FEBRUARY, 2016 electronically to those recipients authorized to receive a Notice of Electronic Filing by the Court, and/or first class mail, postage prepaid to:

Chapter 13 Trustee
All creditors and parties in interest.

NANCY SPENCER Grigsby
4201 Mitchellville Road
Suite 401
Bowie, MD 20716

ALL creditors Attached.

Yelena Shvartsburg
Yelena Shvartsburg

FILED

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U.S. BANKRUPTCY COURT
DISTRICT OF MARYLAND
BALTIMORE

Certificate Number: 14912-MD-DE-026873524

Bankruptcy Case Number: 11-11170



14912-MD-DE-026873524

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 29, 2016, at 8:52 o'clock PM EST, Yelena Shvartsburg completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Maryland.

Date: January 29, 2016 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor

Label Matrix for local noticing
0416-1
Case 11-11170
District of Maryland
Baltimore
Thu Feb 18 19:30:11 EST 2016

9832 York Road, LLC
c/o Bryan A. Bishop
1400 S. Charles Street
Baltimore, MD 21230-4263

(p)CITI MORTGAGE INC
6400 LAS COLINAS BLVD
IRVING TX 75039-2900

Federal National Mortgage Association
c/o Rosicki, Rosicki & Associates, P.C.
51 East Bethpage Road
Plainview, NY 11803-4224

(p)JEFFERSON CAPITAL SYSTEMS LLC
PO BOX 7999
SAINT CLOUD MN 56302-7999

IVNV Funding LLC
c/o Resurgent Capital Services
P.O. Box 10587
Greenville, SC 29603-0587

Midland Funding LLC by American InfoSource L
Attention: Department 1
PO Box 4457
Houston, TX 77210-4457

TD Auto Finance LLC
c/o Jacob C. Zweig
1000 Ridgeway Loop Road, Suite 200
Memphis, TN 38120-4036

CitiMortgage, Inc.
P.O. Box 688971
Des Moines, IA
50368-8971

CitiMortgage, Inc.
P.O. Box 689196
Des Moines, IA
50368-9196

9832 York Road LLC
2328 W Joppa Road
Lutherville Timonium, MD 21093-4612

American General Financial
4030 Ebenezer Road
Nottingham, MD 21236

ICE
PO Box 1475
Baltimore, MD 21203-1475

Bryan A. Bishop
1400 S. Charles Street
Baltimore, MD 21230-4263

(p)CHRYSLER FINANCIAL
27777 INKSTER RD
FARMINGTON HILLS MI 48334-5326

(p)CITIBANK
PO BOX 790034
ST LOUIS MO 63179-0034

Citimortgage
PO Box 183040
Columbus, OH 43218-3040

Comptroller of the Treasury
Compliance Division, Room 409
301 W. Preston Street
Baltimore, MD 21201-2305

Deputy County Attorney
Baltimore County Office of Law
100 Washington Avenue, 2nd Floor
Baltimore, MD 21204-4606

Discover Bank
DB Servicing Corporation
PO Box 3025
New Albany, OH 43054-3025

Federal National Mortgage Association
(Fannie Mae) c/o Seterus, Inc.
PO Box 1047
Hartford CT 06143-1047

Federal National Mortgage Association
PO Box 2008
Grand Rapids, MI 49501-2008

(p)INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 7346
PHILADELPHIA PA 19101-7346

Marvin Singer
10 East Baltimore Street
Suite 901
Baltimore, MD 21202-1649

Midland Funding LLC
by American InfoSource LP as agent
Attention: Department 1
PO Box 4457
Houston, TX 77210-4457

NCO Financial Systems Inc
1804 Washington Blvd Dept 600
Baltimore, MD 21230-1700

Nordstrom
PO Box 79137
Phoenix, AZ 85062-9137

Nordstrom fsb
PO Box 6566
Boulder, CO 80155-6566

Sears
PO Box 183081
Columbus, OH 43218-3081

(p)SPRINGLEAF FINANCIAL SERVICES
PO BOX 3251
EVANSVILLE IN 47731-3251

State of Maryland
Comptroller of the Treasury
Annapolis, MD 21401

State of Maryland DLLR
Division of Unemployment Insurance
1100 N. Eutaw Street, Room 401
Baltimore, MD 21201-2225

Supervisor of Delin. Accts.
Rm. 1 Municipal Building
Holliday & Lexington Streets
Baltimore, MD 21202

Verizon Wireless
1175 Emerald Pkwy
Dublin, OH 43017-1063

Verizon Wireless
PO BOX 3397
Bloomington, IL 61702-3397

eCAST Settlement Corporation, assignee
of Citibank (South Dakota), N.A.
POB 29262
New York, NY 10087-9262

Timberly Curry Baltimore Gas and Electric Co
10 West Fayette Street
5th Floor
Baltimore, MD 21201-3708

Leon Shvartsburg
409 Chapelwood Lane
Lutherville Timonium, MD 21093-2815

Nancy Spencer Grigsby
4201 Mitchellville Road
Suite 401
Bowie, MD 20716-3164

Helena Shvartsburg
409 Chapelwood Lane
Lutherville Timonium, MD 21093-2815

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Citi Mortgage, Inc.
400 Las Colinas Blvd
Ft. Worth, Tx 75039

Jefferson Capital Systems LLC
PO BOX 7999
ST CLOUD, MN 56302-9617

Chrysler Financial
PO Box 9001921
Louisville, KY 40290-1921

Citibank
PO Box 183071
Columbus, OH 43218

INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 21126
PHILADELPHIA, PA 19114-0326

(d)JEFFERSON CAPITAL SYSTEMS LLC
PO BOX 7999
ST CLOUD MN 56302

Pringle Financial Services
P.O. Box 971
Hansville IN 47706-0971

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)CitiMortgage, Inc.

(u)Federal National Mortgage Association ("

(d)Citimortgage Inc
PO Box 183040
Columbus, OH 43218-3040

(d) LVNV Funding LLC
c/o Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

(d) TD Auto Finance LLC
c/o Jacob C. Zweig
1000 Ridgeway Loop Rd, Suite 200
Memphis, TN 38120-4036

(u) Verizon
INVALID ADDRESS PROVIDED

End of Label Matrix
Mailable recipients 39
Bypassed recipients 6
Total 45